

Celebrating Service to Our Community

HUMENIK'S HIGHLIGHTS



www.HumenikFuneralChapel.com

July / August 2016

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PUT-IN-BAY

Back by popular demand, we're going to take you on another trip to Islands of Lake Erie on Thursday August 4th! We'll hop aboard the Jet Express whisking us away to Put-in-Bay. Once on the island, you may opt for an orientation tour on the Island Tram. Tours start every half hour on the quarter hour. Once you've picked out your sites to see, renting a golf cart from Erie Island Carts gives you the independence to choose your own adventure. Lunch is on your own. There are many favorites to choose from including: Keys Restaurant, Hooligan's Tavern, The Blue Luna, The Put-in-Bay Brewing Company, and many more. Dinner will be at the exclusive Crew's Nest club where you'll be wined and dined like the VIP that you are. You will feast on a buffet of Parmesan Crusted Chicken, Cranberry Stuffed Pork Tenderloin with Gravy, House salad, Honey Braised Carrots, Brussel sprouts with bacon and onion, and Garlic and herb roasted redskin potatoes. It'll be a meal fit for a king or queen. In case you've never been to Put-in-Bay, there's a wide range of things to do and see. There's a chocolate museum for the chocoholic in you and the world longest bar for the...beverage lover in you! The cost of the trip is \$90.00, which includes: (See Put-In-Bay on page 2)



BE AN INFORMED CONSUMER!

Over the years, the Federal Trade Commission has been placing heavy regulations on the funeral industry. It began roughly 30 years ago with the promulgation of the "Funeral Rule," which was rightly designed to protect consumers with full transparency on pricing so you can be assured you "get what you paid for." Unfortunately, this leaves the funeral home in a precarious position. When a family comes in, to be compliant with the letter of the law, we must provide our General Price List, Casket Price List, and Outer Burial Container Price List before we can even enter the arrangement room. We feel this to be a rather cold "welcome" to our facility. So please bear with us as we comply with these ever more strict regulations. That's part one.

Part two is Pre-planned and Pre-paid funerals. When an individual comes in and makes selections of funeral services and merchandise with no signatures, that document is nothing more than a price quote based on the GPL of the day. Pre-paid funerals have an important caveat that often is forgotten during the interim from when the arrangements were made and the death occurs. That is when a funeral is fully funded, guaranteed, and irrevocable, ONLY the services and merchandise dollar amounts are guaranteed not to increase, e.g. Visitation charges and casket charges. A third section called Cash Advances; items such as death certificates, flowers, church gratuities and catering are not guaranteed, but are subject to the prices of the day. (continued top of page 2)

Joseph F. Humenik, Jr.

Funeral Director

Mary Lou Babal

Facility Manager

Bill Meixner

Dept. of Defense Authorized
Military Funeral Honors Provider

Humenik
FUNERAL CHAPEL

216-265-8700

humenikfunerals@roadrunner.com

Matthew O'Donnell

Funeral Director

Matthew Humenik

Communications
Coordinator

Lynn Saber-Eiswerth

Memorialist

INVITE A FRIEND TO REGISTER TO RECEIVE HUMENIK'S HIGHLIGHTS!

-DATA FORM-

Name _____

Email _____

Address _____

Put-in-Bay, \$90.00 per person

City _____ Zip _____

Lake Erie Winery Tour, \$95.00 per person

Phone _____

Trip Ideas _____

Mail To **HUMENIK FUNERAL CHAPEL**
or drop off: 14200 Snow Road, Brook Park OH 44142

Humenik Phone Number: 216-265-8700

NOTE: To guarantee seating on the tour, your non-refundable payment must be received with tour order form.

...and Now, the News

This quickly becomes a point of contention between the family and the funeral director. "Everything is paid for!" is the usual response. We hate to sound like politicians, but the answer is yes and no. The prices for Services and Merchandise are guaranteed. Cash Advances are not. That's the bad news! The GOOD NEWS is that pre-planning and pre-funding can indeed save you a lot of money, and remove a heavy burden from your remaining family members. We understand that money is tight these days, but the sooner you fund the funeral, the greater the future savings will be. Obviously, a healthy 30 year old has other things on his or her mind than death. But if you're retired, or doing some financial planning for your future, a pre-planned pre-funded funeral is the way to go. So many families come to see us when a death has occurred and don't have the first idea of how they're going to pay for the funeral with which they want to remember their loved one's life. Depending on your age, just a few dollars a day on a 10 year plan (with early payoff discounts), will provide the funeral you want, for a price you can afford.

Part three is Medicaid spend downs. To qualify for Medicaid in case of the need for a nursing home stay, there are several asset restrictions, both in the present moment and the past 5 years. A pre-funded funeral is a perfectly legal way to set aside money for your final expenses (a funeral), that cannot be taken away from you by Medicaid. There are other restrictions as well, but for the purpose of this article the message is, if there's a nursing home anywhere on your radar YOU NEED TO CALL THE FUNERAL HOME BEFORE YOU CALL AND APPLY FOR MEDICAID. Once you've applied for Medicaid it's too late. That money is gone like a 9th inning home run over the left field wall. So be informed, we're here to serve you and to make life a little easier for your loved ones as well. We'd be glad to answer any questions you have. We're just a phone call away at 216-265-8700 or an email at:

humenikfunerals@roadrunner.com.



**PUT-IN-BAY
(CONTINUED)**

motor coach transportation to the Jet Express, round trip tickets to the island, and dinner at the Crew's Nest. Please park your cars at the CVS end of the parking lot, so that we can accommodate the arrival of the bus. We will be departing from Humenik Funeral Chapel's parking lot at 8:00am and returning by 10pm. You must register by July 29nd. This trip is sure to fill up fast! Sign up today!



LOOKING FORWARD TO SEEING YOU!

WINERIES OF LAKE ERIE

When you think of wine country, you might first think of Napa Valley in California. Lake Erie's southern shore is home to numerous wineries of every size. Join us, this September 15th for a tour to Lake Erie Wine Country. We'll depart from Humenik Funeral Chapel at 11AM, heading to North East, PA and The Cork 1794 for lunch. We don't want to start a wine tour on an empty stomach. After lunch we'll proceed to the Merritt Estate Winery in Forestville, NY. We'll take a tour of the winery as well as have a tasting of a variety of their choice wines. On the way home, we'll stop off at Molly Branigan's in Erie, PA for dinner. We'll return to Humenik Funeral Chapel around 9PM. Cost of the tour is \$95.00 per person which includes two buffet dinner meals, transportation, wine tastings, and a surprise stop. Please park your cars at the CVS end of the parking lot. See you on the tour!

